

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	: Ho Ming Luk et al.	Confirmation No.:	3102
Serial No.	: 09/373,926	Art Unit	: 3626
Filed	: August 12, 1999	Examiner	: Morgan, Robert W.
Title	: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM		

DECLARATION UNDER 37 CFR § 1.132

The undersigned, Richard Billion, is in-house patent counsel for Fair Isaac Corporation, assignee for the above-referenced patent application. I am providing this Declaration to demonstrate that this patent application was derived, in part, from the subject matter described in the article entitled: "Technology, education aid medical fraud fighting" identified as being created in December 1998 (hereinafter the "Reference"), a copy of which is attached hereto as Exhibit A.

The author of the Reference, Sean Downs is a named inventor on the current application.

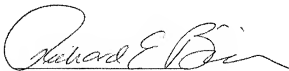
The Reference identifies Mr. Downs as President of HNC Insurance Solutions which is listed as the Workers Compensation Business Unit of HNC Software, Inc.

HNC Software, Inc. was assigned the current application by the inventors on September 20, 1999 as indicated by the assignment recordation information from the USPTO website (a copy of which is attached hereto as Exhibit B).

It is believed, based in part, on Exhibits A and B, that Mr. Downs was an employee of HNC Software, Inc. (or one of its affiliated companies) at the time of filing of the current application, that Mr. Downs had an obligation to assign this patent application to HNC Software, Inc. at the time of filing of this patent application, and that the subject matter described in the

Reference describes subject matter from which the subject matter recited in the claims of this patent application was derived.

We further declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18, United States Code, and that willful false statements may jeopardize the validity of this application and any patent issuing therefrom.



Richard Billion

Signed at Minneapolis, Minnesota this 12TH day of March, 2009